

**RETURN OF SERVICE**

**UNITED STATES DISTRICT COURT**  
**District of Massachusetts**

Case Number: 04-CV12240 GAO

Plaintiff:

**ACCESS 4 ALL, INC. AND FELIX ESPOSITO**

vs.

Defendant:

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY**

For:

Oliver Wragg  
**FULLER AND FULLER**  
1200 Biscayne Blvd.  
Suite 609  
N.Miami, FL 33181

Received by CAPLAN & CAPLAN to be served on **MASSACHUSETTS MUTUAL LIFE INSURANCE CO. C/O ROBERT J.O'CONNELL 1295 STATE STREET SPRINGFIELD,MA..**

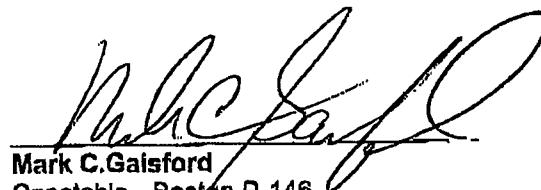
I, Mark C.Galsford, do hereby affirm that on the 8th day of November, 2004 at 3:54 pm, I:

Served the within named corporation by delivering a true copy of the **SUMMONS AND COMPLAINT** with the date and hour of service endorsed thereon by me to **LEE SPERLING** as **VICE PRESIDENT AND ASSOC. GENERAL COUNSEL** of the within named corporation, in compliance with State Statutes.

I certify that I am over the age of 18, have no interest in the above action, and am a sworn Constable, in good standing, in the municipality in which the process was served.

Subscribed to and sworn before me  
this 8 day of November 2004.

Mark C. Galsford  
Thomas J. Younis / Notary Public  
My commission expires Apr. 11, 2008

  
Mark C. Galsford  
Constable - Boston P-146

**CAPLAN & CAPLAN**  
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Our Job Serial Number: 2004000293

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